

AMENDMENTS TO THE SPECIFICATION:

Please amend the specification as follows:

Please amend paragraph [004] beginning on page 1 as follows:

In recent times, consumers have increasingly relied on coupons to reduce out-of-pocket costs. For example, in 1992, approximately ~~[[10]]~~ 280 billion coupons were distributed, with 7.7 billion coupons being redeemed, saving consumers approximately 4 billion dollars. It has been estimated that coupons, coupled with advertising, can increase sales by as much as 500%. A typical coupon-marketing scheme involves printing the coupons in the newspaper or inserting coupon inserts into the newspaper, and allowing consumers to bring the printed coupons to a store for redemption. Other means of distributing coupons include printing or inserting in magazines or other publications, by direct mail methods, by printing Web-based coupons, and by placement on or with products distributed at retail establishments.